

PRICING CALCULATION

- **Country:** Zambia
- **Institution:** Meanwood Finance Corporation Limited
- **Product:** Business Loans
- **Sample:** Sample 1 of 4

Selected Payment Schedule: 6 Months: Jan. 19, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	01-19-2011	-5000000.00	0.00	425000.00	0.00	0.00	0.00
1	02-21-2011	0.00	1333400.00	0.00	0.00	0.00	0.00
2	03-21-2011	0.00	1333400.00	0.00	0.00	0.00	0.00
3	04-19-2011	0.00	1333400.00	0.00	0.00	0.00	0.00
4	05-19-2011	0.00	1333400.00	0.00	0.00	0.00	0.00
5	06-20-2011	0.00	1333400.00	0.00	0.00	0.00	0.00
6	07-19-2011	0.00	1333000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
Total		-5000000.00	8000000.00	425000.00	0.00	0.00	0.00
Cumulative		-5000000.00	3000000.00	3425000.00	3425000.00	3425000.00	3425000.00
APR (%)				224.9397	224.9397	224.9397	224.9397
EIR (%)				685.9282	685.9282	685.9282	685.9282

EIR Zambia (Int + Fees)	685.9282%
APR (int + fee)	224.9397%
EIR (int + fee + ins)	685.9282%
APR (int + fee + ins)	224.9397%
EIR (int + fee + ins + tax + dep)	685.9282%